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WOMEN AND THE MODERN WAGE SECTOR:
A STUDY OF FEMALE PARTICIPATION IN
COMMERCIAL BANKS AND FINANCE
COMPANIES IN NAIROBI

by

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INTRODUCTION

Recently, increased attention has been paid to the inequitable economic and social role of women in development: 1975 was recognised as International Women's Year and the International Labour Organisation placed the topic of equality of opportunity and treatment of women workers on the agenda of the 1975 Session of the International Labour Conference. (5) Unfortunately, little systematic research has been carried out in this area, as can be noted from Mayra Buvinic's brief tabulation of relevant studies in Women in World Development: An Annotated Bibliography. (2)

In this study, I have attempted to assess empirically the participation of women in the Kenyan modern wage sector by focussing upon two industries in Nairobi, commercial banks and finance companies. Although conclusions drawn from data collected on female participation in only these two industries cannot be generalised over the total wage sector, many conclusions will be applicable to other industries. The purpose of the study has been threefold - to explore methods of assessing the degree of female participation in the modern wage sector, to gather empirical data and evaluate the participation of women in commercial bank and finance company workforces, and to determine the barriers to further female participation in these two industries.

The paper has been divided into three sections: the first discusses methodology and industry coverage, the second presents and analyses the empirical data collected, and the last section outlines the barriers to equitable participation of women in the commercial banking and finance company industries.

Choice of Industries to be Surveyed

The study focussed on commercial banks and finance companies for the following reasons: 1) The researcher was previously employed in the financial services industry and therefore had some insight into the types of employment and their educational requirements, the job hierarchy, and the promotion channels existing within financial institutions; 2) commercial banks and finance companies provide a wide range of employment opportunities, at the subordinate, clerical, typist, secretarial, supervisory and managerial levels, requiring all levels of formal education; and 3) the labour demands of commercial banks and finance companies are similar enough to provide ease of comparability but dissimilar enough to

illustrate how female employment practices may vary across industries. Since one of the purposes of the study was to explore methods of assessing the degree of female participation in the modern wage sector and the barriers to further participation, the number of industries surveyed was limited to two.

Coverage of the Industries

Coverage of both commercial banks and finance companies was extensive. Of the thirteen full-fledged commercial banks in Nairobi (representative offices were not included in the survey), eleven participated in the survey, or 85 per cent of the industry. Of these eleven banks, three were Kenyan owned, two British, two American, two Indian, one Pakistani and one Dutch. Of the eleven finance companies presently operating in Nairobi, nine were surveyed or 82 per cent of the industry. Four of the finance companies were Kenyan, three British, one Asian, and one was under combined Kenyan, German, British and Dutch ownership. In general, employers were very co-operative, spoke openly of female employment practices, and all but three granted personal interviews.

The Questionnaires and Interviews

Each commercial bank and finance company in Nairobi was asked to fill out two questionnaires using company data on employees stationed in Nairobi only. The first questionnaire consisted of 24 open-ended questions designed to encourage the interviewee to speak candidly on a wide range of subjects. Topics covered were trends in educational recruitment standards over the last five years; impact of raised educational recruitment standards upon job performance, amount of on-the-job training and business methods; specialisation and school preferences; determinants of success on-the-job; present labour market supply and demand for various levels of workers; employer attitudes toward female employment and female job performance; and finally, the conditions viewed as barriers to further female employment at subordinate, clerical, supervisory and management levels. This "shot-gun" approach was chosen in order to gain a general feel for labour market attitudes and conditions and to test the availability of employer information on the above subjects.

The second questionnaire was more structured and asked for a detailed break-down of male and female employment, minimum, maximum and most common educational backgrounds, and length of male and female employment at all job

levels. The questionnaire also requested data on educational credentials, specialisations and work experience which will be required at all job levels in the near future. With the data gathered from this questionnaire, it was possible to measure fairly accurately female participation in commercial bank and finance company industries and assess trends in recruitment standards and specialisation preferences. It was also possible to judge the accuracy of employer responses to the first questionnaire.¹

Seventeen out of the twenty companies surveyed granted personal interviews with either a general manager or personnel director. These interviews were used to clarify the employers' written answers on the first questionnaire. On the whole, employers had experienced great difficulty in responding to many of the questions posed on this questionnaire, and answers on a number of issues were often contradictory. This was undoubtedly due to three factors. For one thing, very few employers had ever dealt with questions relating to trends in recruitment standards, female participation and performance at various job levels, and barriers to further female employment at subordinate, clerical, supervisory and managerial levels. Secondly, because employers rarely if ever confront such issues as the inequitable participation of women in the modern wage sector, they have little data at hand from which to formulate an opinion. Finally, a number of the questions proved to be somewhat ambiguous.

Employers were able to answer the second, more 'quantitative' questionnaire more easily but found it to be overly detailed. Differences in job labelling across companies caused confusion, and as a result, data analysis could only be carried out for very large job categories.

RESULTS OF THE STUDY: THE INEQUITABLE PARTICIPATION OF WOMEN IN COMMERCIAL BANKS AND FINANCE COMPANIES

Jobs held in commercial banks and finance companies in Nairobi are generally broken down by employers into eight categories: subordinate staff, clerks, typists, machine operators, telephone operators, secretaries, supervisors and managers/officers. Subordinate staff include messengers,

1. Reference copies of these two questionnaires are available at the I.D.S. library: Cynthia Butterfield, 'Questionnaires for a Study of Female Participation in Commercial Banks and Finance Companies in Nairobi', December 1976.

guards, tea makers and drivers. Clerks include accounts clerks, junior accounts clerks, trainee accountants, clerks, file clerks, cashiers and account assistants. Typists have only typing skills, while secretaries are required to know shorthand in addition to typing and are often called upon to write letters. The various grades of secretaries from lowest to highest are secretaries, administrative assistants, executive secretaries and senior secretaries. Operators of office machines and telephone operators are self-explanatory job categories. Supervisors are employees who have advanced beyond the clerical level, are responsible for managing a group of clerks, but are not yet officers. They are often called intermediate clerks, office assistants or section heads. The manager category includes all officers regardless of their function. Managers usually have significantly greater authority to make decisions than other employees.

Unfortunately, not every institution followed these eight job categories. Two major banks did not distinguish clerks from typists and machine operators, although clerks could rise to supervisory and sometimes managerial levels, while typists and machine operators could not. In a few cases, company employment figures are 'best-guesses' due to lack of clarity on the part of the interviewee. One bank refused to produce a break-down of employees by sex, and therefore data are reported for only ten out of thirteen commercial banks and nine out of eleven finance companies in Nairobi. As mentioned earlier, data are given for those employees working in Nairobi only. It is assumed, however, that data gathered from banks and finance companies outside of Nairobi would produce similar results.

Numbers of male and female employees in each job category are shown in Table 1. Totals are summed for commercial banks and finance companies as separate industries and as a single industry.

There is some confusion as to how many clerical and typist positions are held by women in the banking sector, since two major banks did not separate clerks from typists. Yet the distinction is important. According to Bank A, most of the female clerks are clerical workers and not typists. According to Bank D on the other hand, most of the female employees listed as clerks are actually typists. Excluding Banks A and D, the level of women's participation in clerical jobs is 20 per cent. Including Banks A and D, the participation rate becomes 18 to 30 per cent. Female participation in typist positions is anywhere from 35 to 96 per cent with Banks A and D included. Without Banks A and D, the participation rate is 91 per cent. This is undoubtedly the more accurate figure, since it is unlikely that anywhere near one-fourth of Bank A and D male clerks would be typists, judging from other bank data.

Table 1. Number of male and female employees by job classification in bank and finance companies in Nairobi.

A. Subordinate Staff, Clerks, Typists and Machine Operators

COMPANY	<u>Subordinate Staff</u>		<u>Clerks</u>		<u>Typists</u>		<u>Machine Operators</u>	
	Male	Female	Male	Female	Male	Female	Male	Female
Bank A	137	2	273-364 ^a	88-175 ^b	0-91	0-87	0	0
Bank B	27	5	109	35	1	16	0	0
Bank C	4	1	9	3	1	2	0	0
Bank D	39	0	57-76 ^a	0-14 ^c	0-19	14-28	0	0
Bank E	2	0	9	7	0	0	0	1
Bank F	11	0	32	5	0	2	0	0
Bank G	3	0	8	3	0	2	0	1
Bank H	9	0	42	3	3	4	0	0
Bank I	27	0	62	15	0	8	4	3
Bank J	17	3	40	5	0	14	5	0
Bank K	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
SUB TOTAL	276	11	641-751	164-265	5-115	62-163	9	5
Finance Co. A	0	0	17	1	0	3	0	0
Finance Co. B	4	0	7	0	0	3	0	0
Finance Co. C	8	0	1	0	0	1	0	0
Finance Co. D	18	1	25	3	0	0	0	0
Finance Co. E	24	6	32	4	0	13	5	1
Finance Co. F	12	0	6	0	5	0	0	3
Finance Co. G	16	0	28	0	0	9	3	0
Finance Co. H	6	1	2	1	0	0	0	2
Finance Co. I	4	1	11	0	0	5	1	0
SUB TOTAL	92	9	129	9	5	34	9	6
TOTAL	368	20	770-880	173-274	10-120	96-197	18	11

a. Banks A and D did not distinguish clerks from typists. This estimate assumes that at least three quarters of the male clerks are clerks and not typists.

b. This estimate assumes that at least half of the female clerks are clerks and not typists.

c. This estimate assumes that at least half of the female clerks are typists and not clerks.

N/A = Data not available.

Table 1, cont.

B. Telephone Operators, Secretaries, Supervisors, Managers/Officers

	<u>Telephone Operators</u>		<u>Secretaries</u>		<u>Supervisors</u>		<u>Managers/Officers</u>		<u>Grand Total</u>	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
Bank A	0	0	0	24	92	8	103	3		
Bank B	0	2	1	9	29	7	22	5		
Bank C	0	0	0	2	7	0	1	0		
Bank D	0	1	0	10	0	0	38	12		
Bank E	0	1	0	4	1	0	3	0		
Bank F	0	0	0	1	6	0	8	0		
Bank G	0	0	0	1	0	0	6	0		
Bank H	0	0	0	0	4	0	10	0		
Bank I	0	1	0	2	14	0	18	0		
Bank J	0	1	0	7	11	2	20	0		
Bank K	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A		
SUB TOTAL	0	6	1	60	164	17	229	20	1435	446
Finance Co. A	0	0	0	1	3	0	1	0		
Finance Co. B	0	0	0	3	4	0	2	0		
Finance Co. C	0	1	0	4	2	0	6	0		
Finance Co. D	0	0	1	2	0	0	11	0		
Finance Co. E	0	0	0	17	0	0	38	1		
Finance Co. F	0	3	0	4	3	0	4	0		
Finance Co. G	0	2	0	9	18	0	4	0		
Finance Co. H	0	0	1	9	0	0	19	0		
Finance Co. I	1	0	0	2	0	0	6	0		
SUB TOTAL	1	6	2	51	30	0	91	1	359	116
TOTAL	1	12	3	111	194	17	320	21	1794	562

N/A = Data not available.

Source: Analysis of data from questionnaires.

Female participation rates are shown in Table 2 for the banking sector only. Female participation in the finance companies is given in Table 3. When the data from commercial banks and finance companies are combined, the female participation rates are shown in Table 4.

Table 2. Percentage of females in each job category in banks studied in Nairobi.

Subordinate Staff	4%
Clerks	18-30% or 20%
Typists	35-96% or 91%
Machine Operators	36%
Telephone Operators	100%
Secretaries	98%
Supervisors	9%
Managers/Officers	8%

Source: Analysis of data from questionnaires.

Table 3. Percentage of females in each job category in finance companies studied in Nairobi.

Subordinate Staff	9%
Clerks	7%
Typists	87%
Machine Operators	40%
Telephone Operators	86%
Secretaries	96%
Supervisors	0%
Managers/Officers	1%

Source: Analysis of data from questionnaires.

The female participation rates at all job levels in commercial banks and finance companies given in Table 4 can be compared to rates for the entire wage sector calculated from 1969 data and given in Table 5. Rates of female employment at supervisory and managerial/officer levels in banks and finance companies

Table 4. Percentage of females in each job category in Nairobi commercial banks and finance companies.

Subordinate Staff	5%
Clerks	16-26% or 16%
Typists	44-95% or 89%
Machine Operators	38%
Telephone Operators	92%
Secretaries	97%
Supervisors	8%
Managers/Officers	6%

Source: Analysis of Data from Questionnaires.

Table 5. Percentage of females in wage sector occupational groups in Kenya, 1969.

Directors, Top Administrators	1%
Executive, Managerial	8%
Technicians, Workshop Supervisory Personnel	11%
Secretaries, Stenographers, Typists	64%
Clerks	6%
Bookkeepers, Cashiers, Bookkeeping Clerks	5%
Operators of Office Machines	15%
Unskilled	11%

Source: Smock (8) Table 20.

are very similar to those for similar levels of the total Kenyan wage sector. On the other hand, banks and finance companies employ a higher percentage of female secretaries and typists and a lower percentage of female subordinates, since the financial services industry employs fewer unskilled workers than the manufacturing sector. Banks also employ a higher percentage of female clerks than other industries due to their greater demand for clerical workers.

Most conspicuous in Tables 2 and 3 are the very low female participation rates at subordinate, supervisory and management levels in both commercial banks and finance companies. Womens' participation is especially low in supervisory and management positions in finance companies, at 0 per cent and 1 per cent respectively. (See Table 3.) Although female participation in clerical positions in commercial banks is as high as 18 to 30 per cent (probably closer to 20 per cent), female clerks in finance companies are

relatively few (7 per cent). This is most likely due to the greater labour demands of commercial banks, as compared to those of finance companies owing to the vast amount of paper processing involved in commercial banking.

Also worthy of note, but not surprising are the extremely high rates of female participation at typist and secretarial levels. Approximately 90 per cent of bank typists and 87 per cent of finance company typists are women. Female participation rates in secretarial jobs in banks and finance companies are even higher, 98 per cent and 96 per cent respectively. Telephone operator positions are also nearly all held by women: all are women in banks and 86 per cent are women in finance companies.

Finally, it can be seen from Table 1 that women are holding only 24 per cent of all jobs in banks and finance companies. By separating jobs into two categories, those offering opportunities to rise to higher levels of responsibility, authority and prestige and those not offering such opportunities, the inequitable participation of women in banks and finance companies is even more evident. Clearly, clerical, supervisory and management/officer positions provide advancement opportunities to levels of greater decision-making responsibility, authority, prestige and salary, while the other jobs can be accurately described as dead-end, low prestige positions. Workers hired as subordinate staff, typists, machine operators, telephone operators and secretaries are generally expected to remain in these positions throughout their careers. On the other hand, clerks, who, as will be seen later, often have no more education or work experience than typists, secretaries, machine or telephone operators, are offered numerous promotion opportunities to become higher level clerks, supervisors and even managers. With this in mind, it is especially informative to calculate female participation rates within these two subdivisions of job categories. Women hold 13 to 19 per cent of the clerical, supervisory and managerial/officer jobs with access to promotion channels and training programmes. In contrast, women hold 33 to 47 per cent of dead-end, low prestige jobs, even though only 24 per cent of the total bank and finance company workforces are female.

Calculated in another way (see Tables 6 and 7), it can be shown that 33 to 55 per cent of the female workforce in commercial banks and 91 per cent of the female workforce in finance companies hold dead-end jobs. Only 20 to 28 per cent of the male workforce in banks and 31 per cent of the male workforce in finance companies hold dead-end jobs. In commercial banks, 45 to 67 per cent of the female workforce, as compared to 72 to 80 per cent of the male workforce, has clerical, supervisory or managerial jobs. In

finance companies, 9 per cent of the female workforce, as compared to 69 per cent of the male work force, is employed at these levels.

Table 6. Percentages of all female employees in Nairobi commercial banks and finance companies in different job categories.

	Dead end	Clerical	Supervisory/ Management
Commercial Banks	33-55%	37-59%	8%
Finance Companies	91%	8%	1%
Both	45-63%	31-49%	6%

Source: Analysis of data from questionnaires.

Table 7. Percentages of all male employees in Nairobi commercial banks and finance companies in different job categories.

	Dead end	Clerical	Supervisory/ Management
Commercial Banks	20-28%	45-53%	27%
Finance Companies	31%	36%	33%
Both	22-28%	43-49%	29%

Source: Analysis of data from questionnaires.

A number of important conclusions can be drawn from the tables. For one thing, women are not securing as many of the jobs generated by commercial banks and finance companies in Nairobi as men are. Because of extensive occupational segregation by sex, women make up a lower percentage of those occupied in managerial/officer positions than would be expected from the percentage of women university graduates. As shown in Table 8, 21.3 per cent of all undergraduates at the University of Nairobi were women from 1965 to 1966 and 16 per cent from 1968 to 1973. Yet, only 8 per cent of supervisors and 6 per cent of managerial/officer positions were held by women in commercial banks and finance companies. Women also have a lower rate of employment at clerical and supervisory levels (16 to 26 per cent and 8 per cent respectively) than would be expected given the percentages of female enrollment in secondary schools, which were 33 per cent of all students in Forms I-IV and 24 per cent of those in Forms V-VI in 1973. (See Table 9.) Considering the level of female enrollment in secondary schools and at the University, women move into very few of those jobs that offer opportunities to advance to positions of greater decision-making authority, responsibility,

prestige, self-fulfilment and salary. Given the fact that 45 per cent of all primary school pupils were female in 1973 (see Table 9), women occupy an extremely small number of subordinate staff positions, 4 per cent in commercial banks and 9 per cent in finance companies. Although 18 to 30 per cent of the clerks in commercial banks are women, which is closer to the percentage of female participation in total secondary school enrollment (see Table 9), many of these women are actually employed as cashiers due to their honesty and dexterity and have very little opportunity for advancement.

Table 8. Enrollment of female Kenya citizens as undergraduates at the University of Nairobi, 1965-1973.

Year	Number of Females	Percentage of Total Undergraduate Enrollment
1965-1966	92	21.3%
1968-1969	142	16.1%
1972-1973	462	16.0%

Source: Smock (8), Table 13.

Table 9. Female enrollment as a percentage of total enrollment in primary and secondary schools, 1963-1973.

	Primary (Standards I-VII) (%)	Secondary (Forms I-IV) (%)	Higher Secondary (Forms V-VI) (%)
1963	34	32	23
1964	35	30	23
1965	36	28	20
1966	39	26	20
1967	40	25	21
1968	41	26	21
1969	41	28	22
1970	43	30	22
1971	43	31	23
1972	44	32	24
1973	45	33	24

Source: Smock (8), Table 7.

As will be discussed later, educational requirements for secretaries are becoming higher than those for clerks. In addition to greater educational requirements, secretaries usually must have had more work experience than

clerks - 2.4 years on average as opposed to 0.7 years (see Table 10). Work experience requirements for typists average 1.4 years, also greater than those for clerks. Because such a high percentage of women are forced to prepare themselves for typist or secretarial positions in order to secure jobs, they are obliged to attend secretarial school after their 'O' or 'A' level examinations at the end of Form IV or Form VI, and in this way they are investing time (lost income) and money (fees) not required from clerks, who for the most part are male. Secretarial and typist candidates must then acquire more work experience, an additional investment of time. A secretarial candidate may need to finish 'A' levels to compete in a tight job market, while the clerk with only 'O' levels will still be employable (see later discussion of changing educational requirements). Secretarial requirements are moving closer to those of supervisors, even though the secretarial position is one of low prestige, decision-making authority and responsibility.

Two topics that deserve further research are salary differences, broken down by sex of employee and job level, and the movement of salaries over time. Although not covered by this study, research in this area would undoubtedly uncover further inequalities in the employment of women by commercial banks and finance companies. For example, a secretary will be hired at a higher salary than a clerk (which makes sense economically, given the higher skill level of the secretary) but, unlike the clerk, has no opportunities to rise to a higher paying job level. Eventually, the salary of the successful clerk greatly surpasses that of the successful secretary. Considering the trend of rising education and experience requirements for secretaries, this comparison of movement in salaries implies a lower economic return on the educational investment of secretaries compared to that of clerks.

CAUSES OF INEQUALITY IN THE PARTICIPATION OF WOMEN IN COMMERCIAL BANKS AND FINANCE COMPANIES

The causes of inequality in the participation of women in commercial banks and finance companies can be broken down into four types of barriers which affect all female employment in the modern wage sector: education, maternity, discrimination and socialisation.

Educational Barriers

Six out of eleven banks (54 per cent) and five out of nine finance companies (56 per cent), making eleven out of the twenty companies surveyed

Table 10. Number of years of work experience required at each job level for recruitment at present.

Company	Subordinate ^a	Clerical ^b	Typist	Secretarial	Super- visory	Managerial/ Officer
Bank A	0	0	3	3	5	10
Bank B	0	0	1	2	2	0
Bank C	0	0	0	5	5	5
Bank D	0	0	2	3	- ^c	6
Bank E	2	2	2	2	5	5
Bank F	0	0	2	1	5	5
Bank G	2	2	2	2	2	5
Bank H	0	0	0	0	0	- ^d
Bank I	1	2	2	6	5	8
Bank J	2	5	3	4	4	5
Bank K	N/A ^e	N/A ^e	N/A ^e	N/A ^e	N/A ^e	N/A ^e
Finance Co. A	0	0	0	0	4	6
Finance Co. B	0	0	2	2	2	2
Finance Co. C	0	0	1	3	2	1
Finance Co. D	0	0	2	4	- ^c	- ^d
Finance Co. E	0	0	0	0	- ^c	3
Finance Co. F	1	0	1	2	2	5
Finance Co. G	0	2	0	0	2	5
Finance Co. H	1	1	2	4	- ^c	3
Finance Co. I	1	0	2	3	- ^c	3
AVERAGE	0.5	0.7	1.4	2.4	3.2	4.5

a. Does not include drivers.

b. Does not include tellers.

c. These companies do not employ supervisors.

d. Managerial/officer staff is promoted from within the organisation.

e. Data not available.

Source: Analysis of data from questionnaires.

(55 per cent) felt that a shortage of educationally qualified women limited the employment of women at clerical, supervisory and management levels. Of the six banks where it was felt that a shortage of educationally qualified women existed, in three this shortage was blamed on lower female enrollment and achievement at all levels of the education system. These employers claimed that fewer women with higher levels of education were available and that women had lower scores on 'O' and 'A' level examinations. One of the six banks felt the shortage was due to female specialisation in fields not applicable to banking, one felt it was due to both lower educational attainment and specialisation in non-applicable fields, and one bank had no opinion on the matter. Of the five finance companies noting a shortage, one felt it was caused by lower enrollment and achievement of women at all educational levels, two felt it was due to female specialisation in non-applicable fields and two felt the shortage was caused by both lower female educational attainment and inappropriate specialisation. In general, these companies felt that the educationally qualified women of Nairobi pursued teaching, nursing or secretarial careers, leaving a shortage of qualified women to apply for clerical, supervisory and managerial positions in banks and finance companies. Although only six out of twenty companies (30 per cent) felt inappropriate educational specialisation was a barrier to increased female employment at clerical, supervisory and management levels, responses to other questions suggested more strongly that this is a serious obstacle. Nine out of eleven banks (82 per cent) noted that they prefer employees with special educational backgrounds, such as concentration in engineering, mathematics, economics, accounting or commerce at higher levels. Eight out of eleven banks (73 per cent) felt employees should receive more practical and/or quantitative training during their formal education in such subjects as mathematics, economics, accounting, banking and machine operating. Eight out of nine finance companies (89 per cent) similarly preferred employing people at higher levels with suitable educational backgrounds, and six out of nine finance companies (67 per cent) felt employees should have educational backgrounds in bookkeeping, finance, commerce or communications. At clerical levels, six out of eleven banks require evidence of academic ability in areas relevant to business, in the form of high marks in mathematics on 'O' level examinations and suitable specialisations in Forms V and VI. Three out of nine finance companies also require some indication of ability in quantitative subjects from clerical applicants.

These specialisation preferences disadvantage women who have significantly less access to training in mathematics and sciences at secondary levels. Of 21 secondary schools offering new mathematics in 1976, only 6

were open to girls, and also in 1976 there were only 36 schools offering science streams to girls in Form V compared to 86 for boys. In addition, girls are discouraged from pursuing mathematics and science subjects because there are very few women teachers in these fields to act as role models.

Table 11. Number of Form V science and arts streams^a in 1976.

	Arts Streams	Science Streams
Girls' boarding schools	22	12
Girls' day schools	4	2
Total girls'	26	14
Boys' boarding schools	27	62
Boys' day schools	1	2
Total boys'	28	64
Mixed boarding schools	2	11
Mixed day schools ^b	10	11
Total mixed	12	22

a. Approximately 30 places were open in each science stream and 35 in each arts stream.

b. A few schools with boarding facilities for boys and day programmes for girls were categorised as mixed day schools.

Source: Smock (8), Table 12.

Another important educational barrier to female employment at higher levels is an emphasis upon professional qualifications, such as membership in the Association of Certified Accountants or the Association of International Accountants, and completion of programmes at the Kenya Institute of Management, the Institute for Bankers or the Kenya Institute of Administration. Since most professional programmes of this type are offered in the evenings, women are less able to enroll in professional institutions due to family responsibilities, and they are therefore greatly disadvantaged in finance companies which lay heavy stress on such credentials. Six out of nine finance company officers interviewed felt professionally qualified employees would rise fastest within their organisations.

There is also the unsubstantiated but strong possibility that women are invited or accepted to participate in the training programmes sponsored by the financial services industry or individual companies less often than men. Certainly, women's enrollment in courses geared to participation in the modern wage sector is extremely low. For example, between 1970 and 1973 727 men but only 31 women registered for courses at the Management Training and Advisory Centre in Nairobi established by the International Labour Organisation together with the Kenya Government. This gives a female participation rate of 0.4 per cent. (7, p. 29)

Educational barriers to female participation in the modern wage sector have been increasing in recent years due to the steady upgrading of education recruitment standards. (See Tables 12, 13 and 14.) With a growing pool of educationally qualified Kenyans, nine out of ten banks (90 per cent) and seven out of eight finance companies (88 per cent) have raised job requirements or increased selectivity over the last five years. (The other two companies were less than five years old and therefore could not respond to this question.) These companies are now requiring higher scores on 'O' and 'A' level examinations and 'A' level and university specialisations more applicable to business, such as accounting, mathematics, commerce and economics. Most companies interviewed now require Certificates of Primary Education from all subordinate workers and several are requiring more than just primary schooling for messenger positions. Banks and finance companies are no longer hiring typists with less than 'O' levels. Clerks are still employed with 'O' levels, but more and more of the companies interviewed are requiring 'A' levels for higher level clerical positions. Secretarial requirements have risen even more. Over half of the companies interviewed stated they would hire an 'A' level over an 'O' level candidate for all secretarial positions, while only four out of nineteen companies would hire an 'A' level applicant over an 'O' level applicant for clerical positions.

Changes in qualifications for supervisory and officer positions are less meaningful since many organisations recruit to these positions only by promotion from within. When banks and finance companies recruit supervisors from outside their organisations, most are now requiring 'A' rather than 'O' levels. It is not clear whether requirements for officers have changed since some finance companies and banks promote their 'O' and 'A' level clerks to the officer level, while at the same time recruiting new university graduates as officer trainees. Thus qualifications required of new recruits will always be higher than the average credentials of all officers already employed.

Table 12. Maximum, minimum and most common educational levels attained by employees at each job level.

COMPANY	Subordinate Staff			Clerks			Typists		
	maxi- mum	mini- mum	most common	maxi- mum	mini- mum	most common	maxi- mum	mini- mum	most common
Bank A	SS	PE	CPE	O	O	O	O	CPE	O
Bank B	O	CPE	CPE	A	O	O	A	O	O
Bank C	A	PE	CPE	A	O	A	N/A	N/A	N/A
Bank D	A	PE	CPE	SC	CPE	A	N/A	N/A	N/A
Bank E	PE	PE	PE	O	O	O	N/A	N/A	N/A
Bank F	SS	CPE	CPE	A	O	O	A	O	O
Bank G	CPE	CPE	CPE	O	O	O	O	O	O
Bank H	PE	PE	PE	A	O	O	O	O	O
Bank I	CPE	CPE	CPE	A	O	O-A	O	O	O
Bank J	CPE	PE	CPE	A	O	O	O	SS	O
Bank K	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Finance Co. A	N/A	N/A	N/A	A	O	O	N/A	N/A	N/A
Finance Co. B	O	CPE	CPE	O	CPE	O	O	O	O
Finance Co. C	CPE	PE	CPE	A	O	A	O	O	O
Finance Co. D	N/A	N/A	N/A	A	O	O	N/A	N/A	N/A
Finance Co. E	SS	PE	CPE	SS	CPE	CPE	O	CPE	SS
Finance Co. F	CPE	PE	CPE	O	O	O	O	O	O
Finance Co. G	SS	CPE	CPE	O	O	O	O	O	O
Finance Co. H	CPE	PE	CPE	SS	CPE	SS	O	SS	O
Finance Co. I	CPE	PE	PE	O	SS	O	O	SS	O

PE = Less than Certificate of Primary Education.

CPE = Certificate of Primary Education.

SS = Some secondary schooling but less than 'O' level.

O = 'O' Levels.

A = 'A' Levels.

SC = Some university.

BA = Bachelor's degree (includes both Bachelor's of Arts and Sciences).

MA = Master's degree (includes both Master's of Arts and Sciences).

PhD = Doctorate degree.

N/A = Data not available.

Table 12, cont.

B. Secretaries, Supervisors and Managers/Officers

COMPANY	Secretaries			Supervisors			Managers/Officers		
	maxi- mum	mini- mum	most common	maxi- mum	mini- mum	most common	maxi- mum	mini- mum	most common
Bank A	O	O	O	O	O	O	PhD	O	BA
Bank B	A	O	O	A	O	O	MA	BA	BA
Bank C	A	O	A	A	O	A	N/A	N/A	N/A
Bank D	SC	O	O	N/A	N/A	N/A	BA	O	O-BA
Bank E	O	O	O	O	O	O	MA	MA	MA
Bank F	A	O	O	A	O	A	PhD	A	BA
Bank G	O	O	O	N/A	N/A	N/A	MA	BA	BA
Bank H	N/A	N/A	N/A	O	O	O	O	O	O
Bank I	A	O	O-A	A	O	O-A	MA	BA	BA-MA
Bank J	A	O	O	A	O	O	MA	SC	BA
Bank K	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Finance Co. A	O	SS	O	A	O	A	MA	BA	BA
Finance Co. B	O	O	O	O	CPE	O	MA	BA	BA
Finance Co. C	O	O	O	A	O	A	MA	A	BA
Finance Co. D	O	O	O	N/A	N/A	N/A	O	O	O
Finance Co. E	O	O	O	N/A	N/A	N/A	MA	A	BA
Finance Co. F	O	O	O	O	O	O	BA	BA	BA
Finance Co. G	O	O	O	SC	O	A	MA	BA	BA
Finance Co. H	O	SS	O	N/A	N/A	N/A	MA	BA	BA
Finance Co. I	A	O	O	N/A	N/A	N/A	BA	O	SC

PE = Less than Certificate of Primary Education.

CPE = Certificate of Primary Education.

SS = Some secondary schooling but less than 'O' level.

O = 'O' Levels.

A = 'A' Levels.

SC = Some university.

BA = Bachelor's degree (includes both Bachelor's of Arts and Sciences).

MA = Master's degree (includes both Master's of Arts and Sciences).

PhD = Doctorate degree.

N/A = Data not available.

Source: Analysis of data from questionnaires.

Table 13. Required educational level for present recruitment of each job category.

COMPANY	SUBORDINATE STAFF	CLERKS	TYPISTS	SECRETARIES	SUPERVISORS	MANAGERS/ OFFICERS
Bank A	CPE	O/A ^a	O	A	A/SC ^a	BA/MA/PhD ^a
Bank B	CPE	O/A ^a	O/A ^a	O/A ^a	N/A	BA
Bank C	CPE	O/A ^a	O	A	A	A
Bank D	SS/O ^a	A/SC ^b	A/SC ^b	O/A ^b	N/A	N/A
Bank E	PE	O	O	O	O	MA
Bank F	SS	O/A ^a	O	A	A/SC ^a	SC/BA ^a
Bank G	CPE	O	O	A	N/A	BA/MA ^a
Bank H	PE	O/A ^b	O/A ^b	O/A ^b	O/A ^a	N/A
Bank I	CPE	O/A ^a	O/A ^a	O/A ^a	SC/BA ^a	BA/MA/PhD ^a
Bank J	CPE/SS ^a	O/A ^b	O/A ^b	O/A ^b	A/SC ^a	BA/MA/PhD ^a
Bank K	N/A	N/A	N/A	N/A	N/A	N/A
Finance Co. A	CPE	O/A ^a	O	O	A	BA
Finance Co. B	N/A	O	O	O/A ^a	A/BA ^a	BA
Finance Co. C	CPE/SS ^a	O	O	A	A	BA/MA/PhD ^a
Finance Co. D	N/A	A	O/A ^a	O/A ^a	N/A	A
Finance Co. E	PE/CPE/O ^a	O/A ^a	N/A	O	N/A	BA/MA ^a
Finance Co. F	CPE	O	O	O	O	BA
Finance Co. G	CPE	O	O	O/A ^b	A	BA
Finance Co. H	PE	SS	O	O	N/A	BA
Finance Co. I	CPE	O	SS/O ^b	O/A ^b	N/A	O/A ^a

a. Requirement varies depending upon specific job.

b. Would require the higher educational level if available.

PE = Less than Certificate of Primary Education.

CPE= Certificate of Primary Education.

SS= Some secondary schooling but less than 'O' levels.

O= 'O' levels.

A= 'A' levels.

SC= Some university.

BA= Bachelor's degree (includes both Bachelor's of Arts and Sciences).

MA= Master's degree (includes both Master's of Arts and Sciences).

PhD= Doctorate degree.

N/A= Data not available.

Source: Analysis of data from questionnaires.

Table 14. Summary of changes in educational requirements for recruitment.

Subordinate Staff

Thirteen out of seventeen companies (76%) note that the Certificate of Primary Education is the most common qualification of subordinate workers.

Four out of seventeen companies (24%) note that most subordinate workers have less than a Certificate of Primary Education.

Ten out of seventeen companies (59%) have subordinate workers with less than a Certificate of Primary Education.

Today, five out of seventeen companies (29%) require more education than a Certificate of Primary Education from subordinates, and six out of the ten companies (60%) with subordinates having less than a Certificate of Primary Education now require Certificates of Primary Education from all new subordinate staff.

Clerks

Thirteen out of nineteen companies (68%) note 'O' level as the most common qualification of clerks.

Three out of nineteen companies (16%) note 'A' level as the most common qualification of clerks.

One out of nineteen (5%) notes some secondary schooling but less than 'O' level as the most common qualification of clerks.

One out of nineteen (5%) notes Certificate of Primary Education, and one out of nineteen (5%) notes 'O' and 'A' levels as the most common qualification of clerks.

Nine out of nineteen companies (47%) have no 'A' level clerks at present.

Today, eleven out of nineteen (58%) require 'A' levels for higher level clerical jobs. Two out of nineteen (10%) now require 'A' levels for all clerical positions, and seventeen out of nineteen (89%) still hire 'O' level clerks.

Secretaries

Sixteen out of eighteen companies (89%) note 'O' level as the most common qualification of secretaries.

One out of eighteen (6%) notes 'A' level, and one out of eighteen (6%) notes 'O' and 'A' levels as the most common qualification of secretaries.

Eleven out of eighteen (61%) have no 'A' level secretaries at present.

Today, fourteen out of sixteen (88%) require 'A' levels for some secretarial positions. Four out of sixteen (25%) require 'A' levels for all secretarial jobs. Of the eleven companies employing no 'A' level secretaries, seven (64%) now require 'A' levels for new recruits to some secretarial positions. Fourteen out of nineteen (74%) still hire 'O' level secretaries.

Table 14, cont.

Typists

Twelve out of fourteen companies (86%) note 'O' level as the most common qualification of typists.

Two out of fourteen (14%) note some secondary schooling as the most common qualification of typists.

Twelve out of fourteen companies (86%) now have no 'A' level typists.

Today, six out of eighteen (33%) require 'A' levels for some typist jobs. Of the twelve companies with no 'A' level typists, three are asking for 'A' levels from new recruits for some typist positions (25%).

Supervisors

Seven out of thirteen companies (54%) note 'O' level as the most common qualification of supervisors.

Five out of thirteen (38%) note 'A' level as the most common qualification of supervisors.

One out of thirteen (8%) notes 'O' and 'A' levels as most common qualification.

Today, six out of twelve (50%) require more than 'A' levels for some supervisory positions, and ten out of twelve (83%) require at least 'A' levels for all supervisory positions recruited from outside the company.

Source: Analysis of data from questionnaires.

Secretarial requirements are actually rising faster than clerical requirements. Although a greater percentage of companies have 'A' level clerks than have 'A' level secretaries, seventeen out of nineteen companies (89 per cent) are still hiring 'O' level clerks, while only fourteen out of nineteen companies (74 per cent) are still hiring 'O' level secretaries. Eleven out of nineteen companies (58 per cent) require 'A' levels for particular clerical jobs, while fourteen out of eighteen (78 per cent) require 'A' levels for particular secretarial jobs. As a result, eight out of nineteen companies (42 per cent) now require more education on the average from a secretary than from a clerk, while only four out of nineteen (21 per cent) require more education on the average from a clerk than from a secretary. The remaining 37 per cent require the same educational qualifications from both clerks and secretaries. The reasoning behind the higher recruitment standards for secretaries is that a secretary is responsible for writing letters and therefore must have a greater command of written English. Unfortunately, this will have a disproportionate effect upon the employability of many women and upon the amount of time and money they must invest to meet the higher standards.

Maternity Leave Barriers

Maternity leave acts as a barrier to female employment in the modern wage sector in two ways. For one thing, as of 3 May 1976, individual firms in Kenya have been asked to pay maternity leave salaries rather than the government. (Employment Act No. 2 of 1976, made effective by Legal Notice No. 69 of 1976, 'A woman employee shall be entitled to two months maternity leave with full pay provided that a woman who has taken two months maternity leave shall forfeit her annual leave that year.') Numerous companies feel it is now more expensive to hire a woman than a man for the same position. Secondly, time lost due to frequent maternity leaves lowers female productivity and slows the rate of female advancement.

The effect of maternity leave salary costs as a deterrent to further female employment is not completely clear. Although nine out of eleven banks (82 per cent) and four out of nine finance companies (44 per cent) felt that maternity leave benefits were too expensive, none of the companies interviewed stated that they avoided hiring women because of this. (Finance companies are probably less concerned with maternity leave costs because they employ a significantly smaller number of women than banks.) In fact, three banks noted that they preferred hiring women over men at all job levels because they said women in Kenya are more honest and deal more effectively with the public than men. There is some evidence that superior work performance by women may compensate somewhat for maternity leave salaries, and also employers can pay women lower wages, housing subsidies and transportation benefits than men since there is no 'equal work, equal pay' legislation in Kenya.

The expectation of maternity leave may not be a significant barrier to female employment, but time lost due to frequent maternity leave seems to be a barrier to female productivity and thus perhaps to female advancement in commercial banks and finance companies. Many of the companies interviewed felt that absence on maternity leave does have a substantial impact on female productivity. According to one bank, five women are the equivalent of four men in terms of productivity. Frequent absence also affects the rate of skill acquisition, the length of experience accumulated, and opportunities for advancement, since employees holding highly responsible positions cannot be replaced for short periods of time. The real obstacle to the employment of women at higher levels here is not maternity leave per se, but the frequency of maternity leave. Although there has been no research done in this area, it is claimed by employers that many female employees take maternity leave each year for a period of four to five years. To say the least, this pattern of child-bearing can be expensive to the employer in the form of lost productivity,

maternity leave salaries, and the cost of replacing the worker for an extra month each year.

Discrimination Barriers

Discriminatory barriers in Kenya take the form of occupational segregation by sex which prevents female job candidates from securing positions traditionally labelled as male. Originally, the Employment of Women, Young Persons and Children's Act, Chapter 227 of the Laws of Kenya, ruled the employment of women illegal between the hours of 6.30 p.m. and 6.30 a.m. except where women were employed as medical or para-medical workers. This piece of protective legislation unnecessarily restricted female employment opportunities. Women could not be legally employed for night shift work or responsible managerial positions that entailed extensive overtime. This act was repealed on 3 May 1976 - all jobs in commercial banking and finance companies are today legally open to women, and all female employees are allowed to work overtime and on night shifts.

Widespread sex-labelling of jobs, however, continues to bar women from subordinate, clerical, supervisory and management/officer positions in banks and finance companies. Four out of eleven banks (36 per cent) and two out of nine finance companies (22 per cent) consider certain jobs too physically demanding for women. Positions mentioned in this category were drivers, guards/night watchmen, messengers and handlers of cash boxes and trolley cars; all night shift positions; senior officer positions involving overtime and the pressures of responsibility; and officer positions requiring direct contact with customers in the field. Half of the banks and finance companies - six out of nine finance companies and four out of eleven banks - have assumed that women are only willing or able to take up non-thinking, low responsibility jobs, because they are not committed to a career, will not work overtime and are incapable of sustaining the high pressures of management positions due to their personal make-up and family obligations. They have also assumed that women should not perform unfeminine tasks such as driving, carrying messages or standing guard duty. In this manner, commercial banks and finance companies have prevented women from gaining some of the most lucrative, personally rewarding, prestigious and responsible positions in the financial services industry.

Socialisation Barriers

Socialisation barriers are defined here as forms of female employee behaviour due to sex role socialisation that stand as obstacles to further

employment of women at higher levels. They are broken down into two categories, pre-employment behaviour and on-the-job performance.

Pre-employment Behaviour: Seven out of eleven banks (64 per cent) and seven out of nine finance companies (78 per cent) have found that women do not apply in sufficient numbers for clerical, supervisory and management jobs. In fact, many employers claim that women very rarely apply for anything but a typist or secretarial position. In response to this, employers have drawn a number of conclusions about female attitudes toward employment in banks and finance companies: 1) Women are not interested in 'thinking' jobs. For example, one bank reported that women refuse to work in foreign exchange or commercial business sections because it is too difficult; 2) Most 'O' and 'A' level women choose to be secretaries in banking and financial institutions rather than clerks, thereby gaining a higher salary in the short-run but losing opportunities to advance to more prestigious, lucrative and responsible positions; and 3) Women are simply not interested in the financial services industry or educational fields relevant to this industry. Other possibilities not mentioned by employers are that women are socialised to feel that they should be secretaries and men should be clerks, supervisors and managers, that women are afraid to enter male fields and job markets, and that women are familiar with hiring practises and feel the probability of their being hired as a subordinate, clerk, supervisor or manager is slim indeed.

On-the-Job Performance: Three out of eleven banks (17 per cent) and six out of nine finance companies (67 per cent) feel that women do not perform as well as men at certain job levels. In contrast to pre-employment behaviour, it is more difficult here to distinguish the employer's biased impressions from actual female performance. Of the nine companies who noted that women do not perform as well as men, two felt that women performed less well at the subordinate level, four at the clerical level and five at the supervisory/management level. A number of reasons were given for women's alleged poor performance, none of which was supported by concrete data: 1) Three out of eleven banks (27 per cent) and two out of nine finance companies (22 per cent) felt women are absent more frequently than men, even leaving out maternity leaves; 2) Women do not want to think on the job; 3) Female productivity suffers from lack of continuous on-the-job employment due to maternity leaves and absence due to child-care responsibilities; 4) Women refuse to take up new positions which involve a change of residence due to family concerns and the assumption that a wife will move because of her husband's career but not vice versa; 5) Women will not or cannot work overtime due to family responsibilities; 6) Women make

poor supervisors because they lack leadership skills; 7) Women are not as capable of sustaining the pressures of managerial and clerical positions; and 8) Women are not as highly motivated or committed to a career as men. They tend to quit soon after marriage.

Table 15 gives a rough idea of the importance of each type of barrier - education, maternity, discrimination and socialisation - in lowering rates of female employment at higher levels. From the viewpoint of the employers, socialisation barriers seem to be the most important: 89 per cent of the finance companies and 82 per cent of the commercial banks note some form of socialised behaviour as a factor in preventing more equitable employment of women at all job levels. Maternity leaves appear to be an especially significant obstacle in banks (91 per cent of banks note maternity leave as a barrier), while finance companies are less concerned (only 44 per cent of the finance companies note maternity leave as a barrier) since they employ smaller numbers of female workers. Educational and discriminatory barriers are of approximately equal importance, although finance companies seem to discriminate against women more often than commercial banks do. Since not all companies will openly admit that they discriminate against women, the importance of discriminatory barriers is probably underestimated here. Overall, it seems that each type of barrier plays a substantial role in lowering the rate of female employment at higher levels.

Table 15. Numbers of firms mentioning each type of barrier to female employment.

Commercial Banks

9 out of 11 note socialisation barriers (82%)
10 out of 11 note maternity leave as a barrier (91%)
6 out of 11 note educational barriers (54%)
4 out of 11 note discriminatory barriers (36%)

Finance Companies

8 out of 9 note socialisation barriers (89%)
4 out of 9 note maternity leave as a barrier (44%)
5 out of 9 note educational barriers (56%)
6 out of 9 note discriminatory barriers (67%)

Commercial Banks and Finance Companies Combined

17 out of 20 note socialisation barriers (85%)
14 out of 20 note maternity leave as a barrier (70%)
11 out of 20 note educational barriers (50%)
10 out of 20 note discriminatory barriers (50%)

Source: Analysis of data from questionnaires.

CONCLUSION

A survey of female employment in commercial banks and finance companies in Nairobi has revealed that women are heavily concentrated in secretarial, telephone operator and typist positions. Because of wide-spread occupational segregation, women for the most part have been relegated to low prestige, low responsibility jobs which offer no opportunities to rise to higher levels of responsibility, authority, prestige and salary.

Barriers to further female participation at subordinate, clerical, supervisory and managerial/officer levels confront women workers from both the demand and supply sides of the labour market. From the demand side men are more readily employed and given higher salaries and preferential promotion on the assumption that only they are supporting families, in spite of strong evidence that this is often not the case. The ILO report on employment in Kenya, for example, has stated that, '...Females are disproportionately represented among the urban poor with over 40% of all employed female household heads earning less than two hundred shillings per month as opposed to 14% for men.' (6, p. 7) Clearly, many women are working because they must.

Employers are influenced by social, legal, cultural and economic conventions, perhaps even more strongly than by the motivation to maximise profits. For example, female secretaries with 'A' levels are prevented from rising to higher positions, while 'O' level male clerks continue to be promoted to supervisory and managerial jobs.

From the supply side, women are not applying for higher level positions in commercial banks and finance companies, they have lower levels of educational achievement and lack relevant skills because they have been barred or discouraged from participating in programmes involving mathematics, vocational or technical training programmes; and they are less productive due to frequent maternity leaves and limited mobility.

Greater equalisation of educational opportunities for men and women may not be sufficient to reduce the inequitable participation of women in the Kenyan modern wage sector. Boudon, in Education, Opportunity and Social Inequality: Changing Perspectives in Western Society, shows that a decrease in inequality of social opportunity does not necessarily follow a decrease in the inequality of educational opportunity. Although Boudon's theories are all based on empirical data from the Western industrialised nations, his conclusions may have some applicability to trends in educational and social inequality in Kenya. The impact of an improve-

ment in the access of women to higher, and more specialised and vocationally orientated, levels of education may very well be offset by the raising of educational requirements that seems inevitably to accompany any expansion in the pool of educated job seekers. Thus, female employment opportunities may remain constant in the future even while female access to educational opportunities is increasing, or employment opportunities may be reduced if educational opportunities remain constant.

In order to increase female participation at higher levels in the modern wage sector, it may be necessary to apply legal pressure to employers. Hiring quotas at all job levels and 'equal work, equal pay' legislation would probably be effective in increasing female employment opportunities. Perhaps, the burden of maternity leave salaries should fall upon the government and not private enterprise. Also, women workers might be encouraged to space their pregnancies over a longer period of time, thus lowering the frequency of maternity leaves in any given period.

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